

FIG. 1A

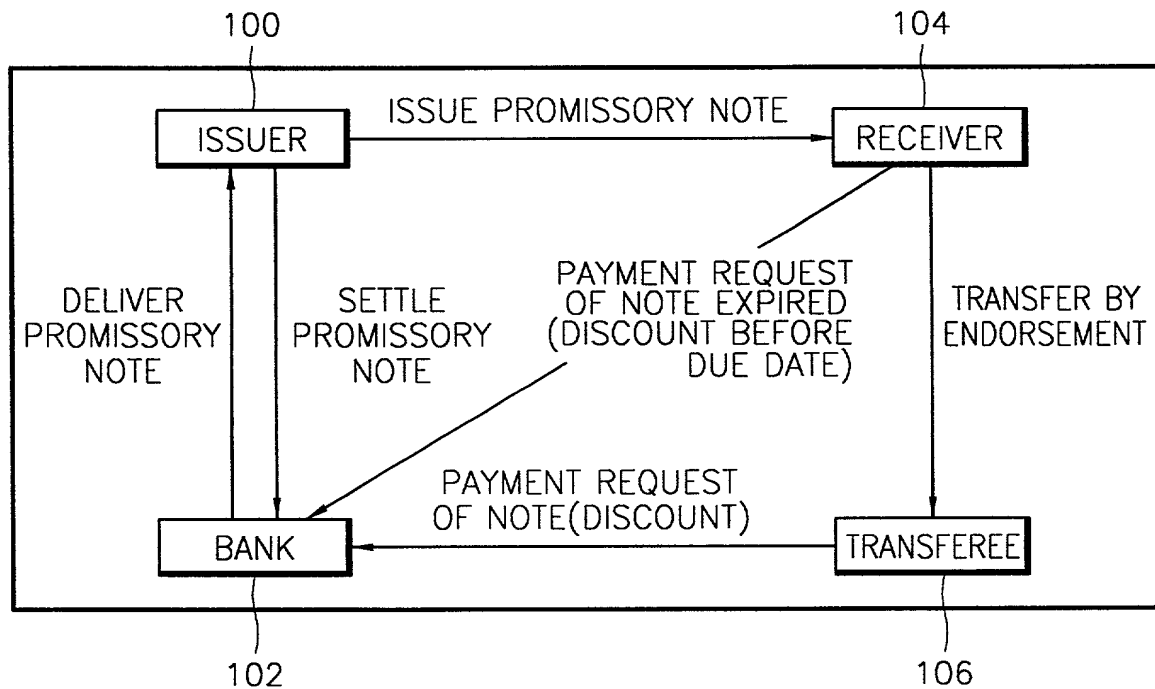


FIG. 1B

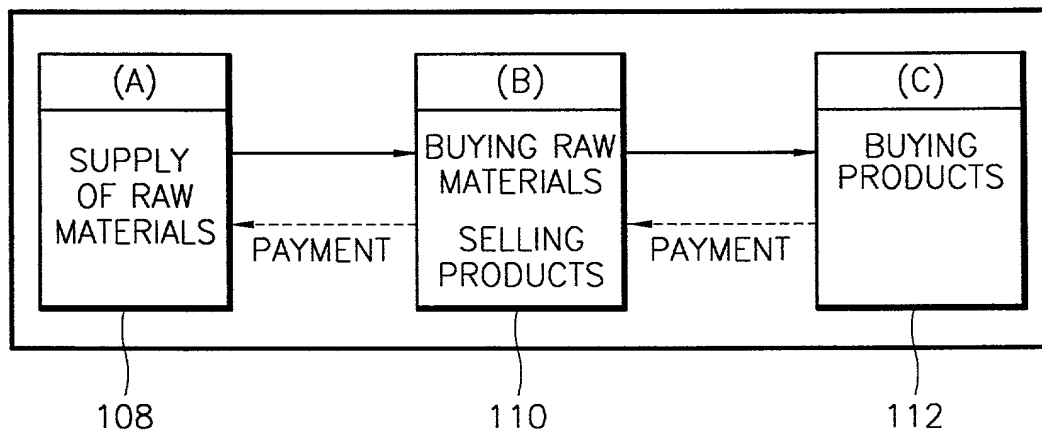


FIG. 2A

ITEMS TO BE WRITTEN ON THE FRONT SURFACE OF PROMISSORY NOTE(EXAMPLE)
<ul style="list-style-type: none">* CHARACTERS INDICATING PROMISSORY NOTE(PRINTED FORM)* UNCONDITIONAL PROMISE OF INTENTION THAT PREDETERMINED AMOUNT OF MONEY SHALL BE PAID(PRINTED FORM)* DUE DATE* PLACE TO PAY* RECEIVER* ISSUE DATE* SIGNATURE OR SEAL OF ISSUER

FIG. 2B

ITEMS TO BE WRITTEN ON THE BACK SURFACE OF PROMISSORY NOTE(EXAMPLE)
<ul style="list-style-type: none">* DECLARATION OF INTENTION OF ENDORSEMENT(PRINTED FORM)* ENDORSER'S ADDRESS* NAME AND SEAL OF ENDORSER

FIG. 3

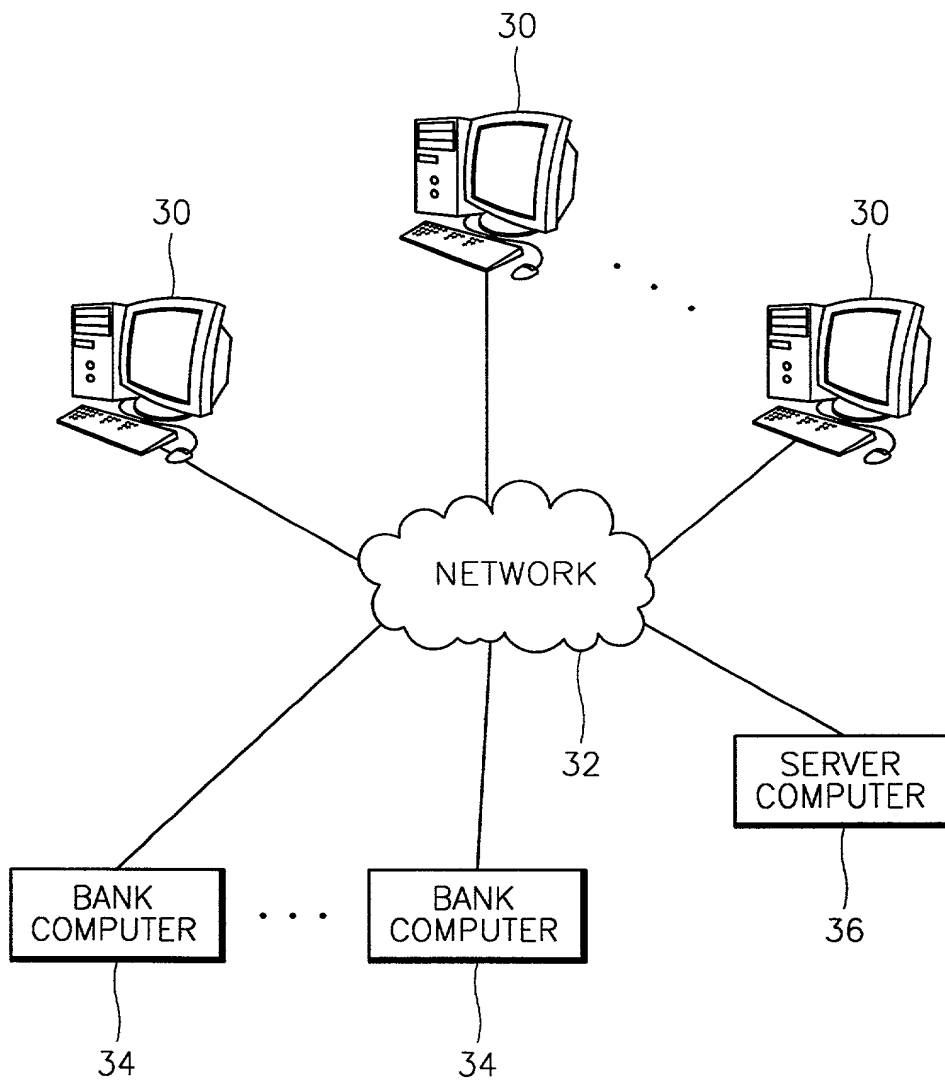


FIG. 4

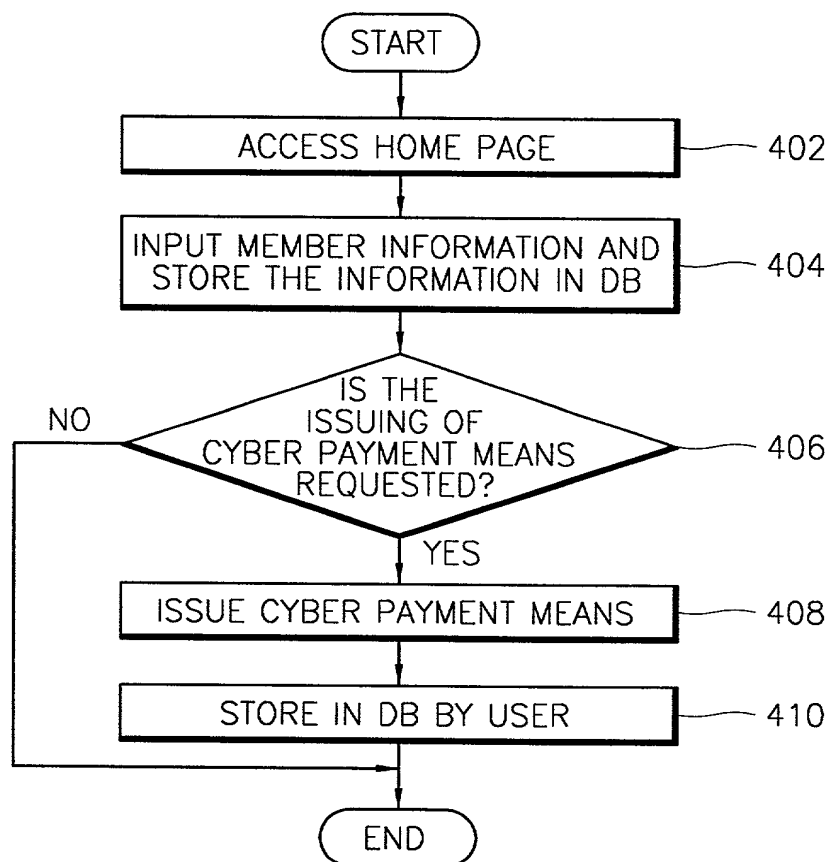


FIG. 5A

INPUT ITEMS FOR CYBER NOTE(EXAMPLE)
<ul style="list-style-type: none">* DUE DATE* AMOUNT OF MONEY* RECEIVER'S BUSINESS REGISTRATION NUMBER* ISSUE DATE* ISSUER'S BUSINESS REGISTRATION NUMBER

FIG. 5B

INPUT ITEMS FOR CYBER NOTE ENDORSEMENT(EXAMPLE)
<ul style="list-style-type: none">* ENDORSEMENT DATE* RECEIVER'S BUSINESS REGISTRATION NUMBER* ENDORSER'S BUSINESS REGISTRATION NUMBER

FIG. 6A

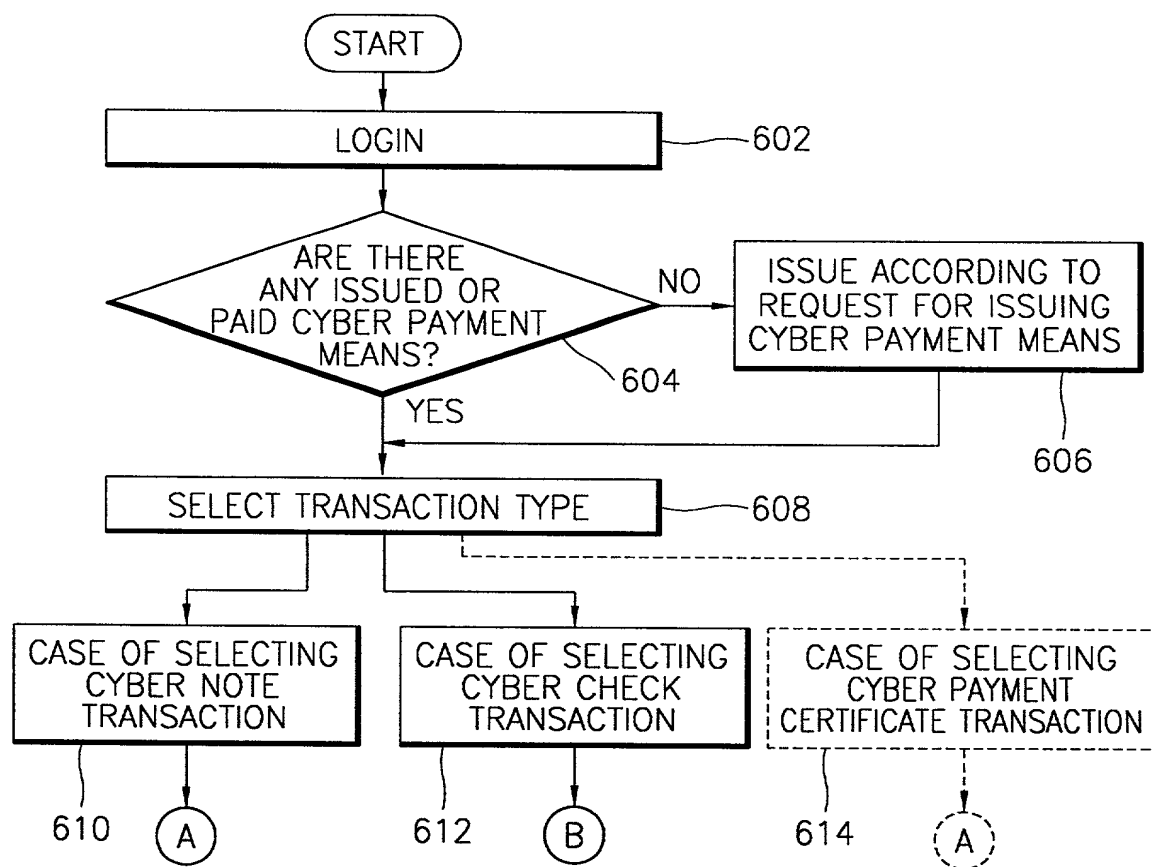


FIG. 6B

CYBER PAYMENT SYSTEM

COMPANY NAME	
BUSINESS REGISTRATION NUMBER	

* PLEASE SELECT CYBER NOTE TRANSACTION OR CYBER CHECK TRANSACTION

CYBER CHECK CYBER NOTE

FIG. 7

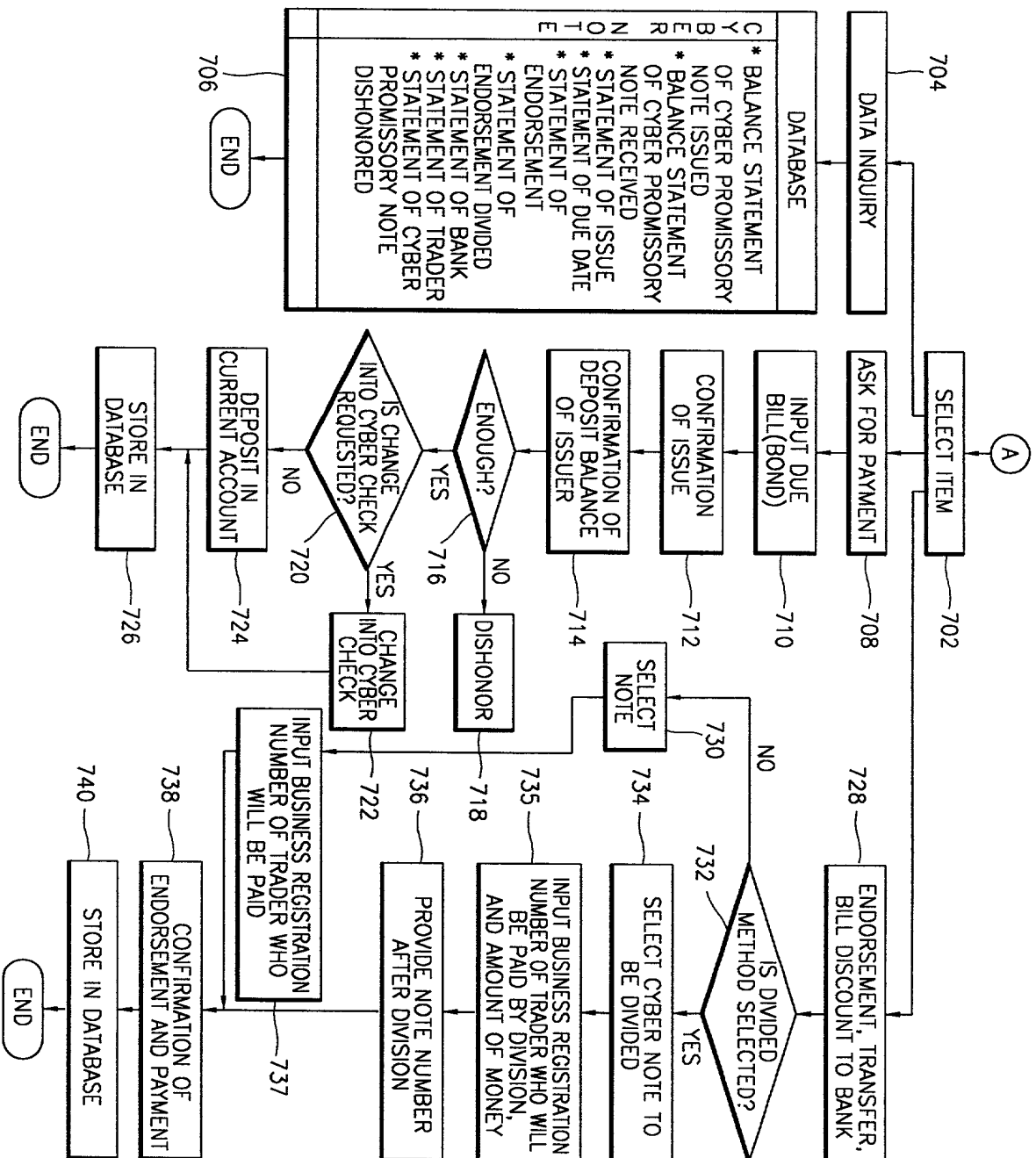


FIG. 8A

* YOU HAVE SELECTED CYBER NOTE TRANSACTION

1. PLEASE SELECT SERVICE ITEM

①	②	③
DATA INQUIRY	ASK FOR PAYMENT	ENDORSEMENT, TRANSFER, BILL DISCOUNT FROM BANK

IN TRANSFER BY ENDORSEMENT OR BILL
DISCOUNT FROM BANK, YOU CAN DIVIDE
CYBER NOTE.

PLEASE SELECT DIVIDED METHOD OR
UNDIVIDED METHOD IN TRANSFER BY
ENDORSEMENT OR BILL DISCOUNT
FROM BANK.

<input checked="" type="checkbox"/> DIVIDED METHOD	<input type="checkbox"/> UNDIVIDED METHOD
--	---

FIG. 8B

* YOU HAVE SELECTED DIVIDED METHOD

1. PLEASE INPUT INFORMATION ON PAYMENT BY DIVISION

BEFORE DIVISION	NUMBER OF NOTE TO BE DIVIDED		E1234
	AMOUNT OF NOTE TO BE DIVIDED		10,000,000
ENDORSEMENT /TRANSFER DETAIL AFTER DIVISION	NOTE NUMBER	BUSINESS REGISTRATION NUMBER	AMOUNT
	E 1234-1	123-81-00234	5,000,000
	E 1234-2	325-81-12764	2,000,000
	E 1234-3	125-81-52769	500,000
	E 1234-4	325-81-12766	120,000
	E 1234-5	325-81-12767	600,000
	E 1234-6	325-81-12768	780,000
	E 1234-7	325-81-12769	1,000,000
	SUM		10,000,000

CONFIRM

CANCEL

FIG. 8C

* YOU HAVE SELECTED UNDIVIDED METHOD

1. PLEASE SELECT NUMBER OF NOTE TO TRANSFER(DISCOUNT)

NEW ISSUE	NOTE NUMBER	BUSINESS REGISTRATION NUMBER	AMOUNT
	E 1234	123-81-00234	5,000,000
	E 1235	214-81-45454	1,000,000
	E 1236	123-81-00234	5,000,000
	SUM		11,000,000
NOTE ENDORSED (TRANSFERRED)	A 3546	344-81-46464	1,500,000
	N3848	311-81-47869	2,900,000
	D 1289	309-81-89364	5,000,000
	SUM		9,400,000

CONFIRM

CANCEL

FIG. 9

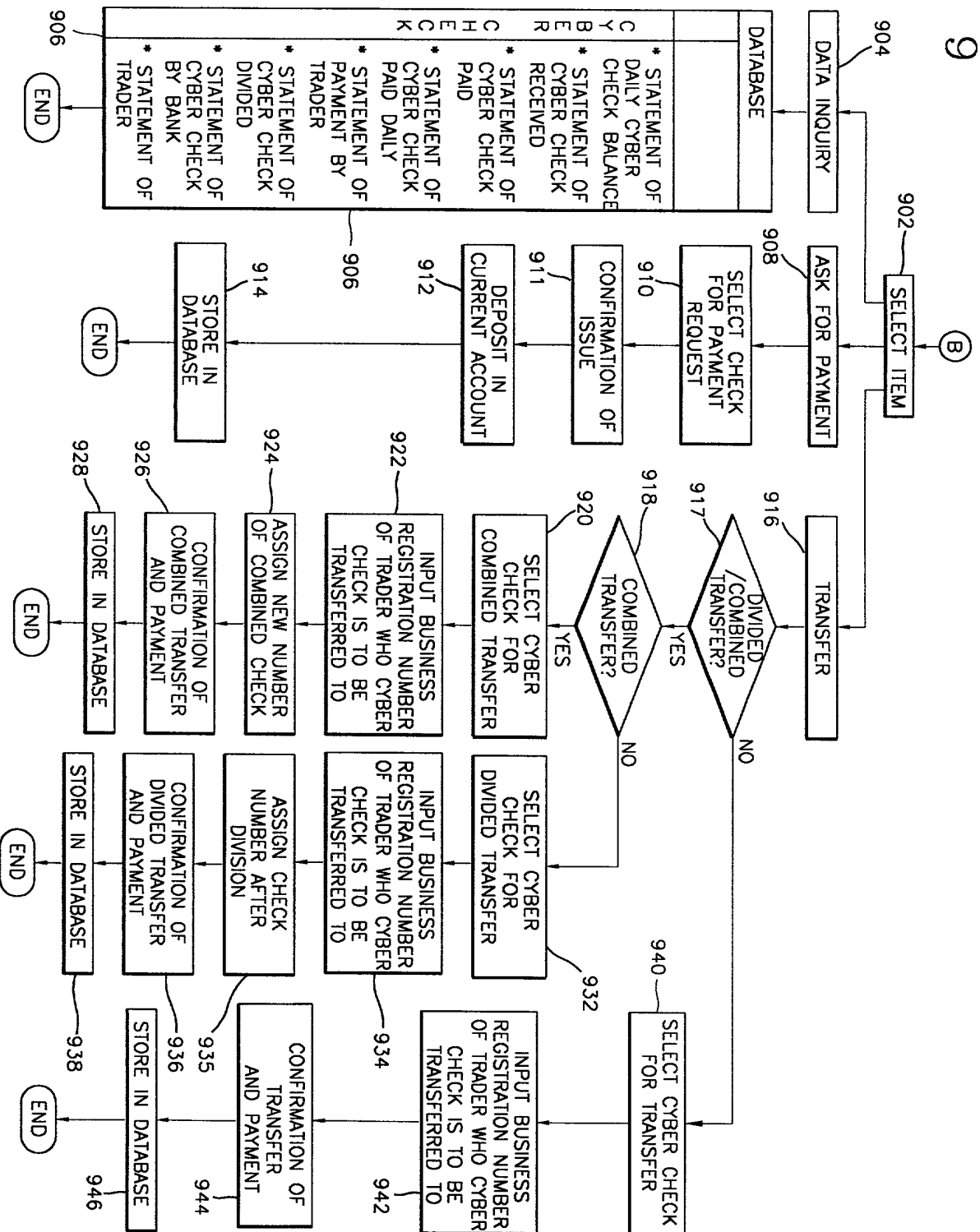


FIG. 10A

* YOU HAVE SELECTED CYBER CHECK TRANSACTION

1. PLEASE SELECT SERVICE ITEM

① DATA INQUIRY	② ASK FOR PAYMENT	③ TRANSFER
----------------------	-------------------------	---------------

IN TRANSFERRING CYBER CHECK, YOU
CAN DIVIDE OR COMBINE CYBER
CHECKS RECEIVED

PLEASE SELECT DIVIDED METHOD,
UNDIVIDED METHOD, OR COMBINED
METHOD FOR TRANSFER

<input checked="" type="checkbox"/> COMBINED TRANFER	<input type="checkbox"/> DIVIDED TRANFER	<input type="checkbox"/> UNDIVIDED TRANFER
---	---	---

FIG. 10B

* YOU HAVE SELECTED COMBINED TRANSFER

1. PLEASE SELECT CHECK TO BE COMBINED AND TRANSFERRED

CHECK BEFORE COMBINATION	CHECK NUMBER	BUSINESS REGISTRATION NUMBER	AMOUNT
	E 1234-1	123-81-00234	5,000,000
	A 8743-2	325-81-12764	2,000,000
	B 3456	125-81-52769	500,000
	E 1234-4	325-81-12766	120,000
	SUM		7,620,000
CHECK AFTER COMBINATION	CHECK NUMBER	BUSINESS REGISTRATION NUMBER	AMOUNT
	E6857	338-81-22222	7,620,000
	SUM		7,620,000

CONFIRM

CANCEL

FIG. 10C

* YOU HAVE SELECTED DIVIDED TRANSFER

1. PLEASE INPUT CHECK TO BE DIVIDED AND TRANSFERRED

BEFORE DIVISION	NUMBER OF CHECK TO BE DIVIDED		E1234
	AMOUNT OF CHECK TO BE DIVIDED		10,000,000
TRANSFER DETAIL AFTER DIVISION	CHECK NUMBER	BUSINESS REGISTRATION NUMBER	AMOUNT
	E 1234-1	123-81-00234	5,000,000
	E 1234-2	325-81-12764	2,000,000
	E 1234-3	125-81-52769	500,000
	E 1234-4	325-81-12766	120,000
	E 1234-5	325-81-12767	600,000
	E 1234-6	325-81-12768	780,000
	E 1234-7	325-81-12769	1,000,000
	SUM		10,000,000

CONFIRM

CANCEL